



## MILITARY FAMILIES Do You Have A BUDGET?

We all know how hard we work to make a living, and yet having a budget is not always on the top of the to do list. Some think putting money into a savings account and paying the bills is a budget, but it is not. Most of you already know this, but just in case; a budget is a helpful tool to manage our finances, "our money." Wikipedia.org's definition of a budget: "In a personal or family budget all source of income (inflows) are identified and expenses (outflows) are planned with the intent of matching but flows to inflows (making ends meet)." There are other similar definitions but I say go beyond that and live below your means so that you and your spouse can sleep better at night; because living paycheck to paycheck runs your life, and lets not forget the stressful pressure we feel every day, week, and month. Stress is a whole other topic that is a factor if you don't have a budget. I say use a budget so you don't live paycheck to paycheck by allocating where your money goes every month and saving for emergency fund, (we should all have or work towards a emergency saving that will cover six months of living expenses. and our local book stores that carry all sorts of books that can help create a budget that fits each of our family needs.

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Example : Its about 2,000 to run your house hold and pay your bills then you should have 12,000 saved), but we should also be putting money away for a vacation trip, a cool gadget, and maintenance on our car, going out for dinner, and even the quick coffee run budget. As military members we have the opportunity to attend budgeting classes at our local base (Airman & Family Readiness Center), you can also call / or go online [militaryonesource.com](http://militaryonesource.com), and lets not forget the Library. The following are just a few books that just may help you get you and your family on a budget.

### The Total Money Makeover

-Dave Ramsey

### The Monk and The Merchant

-Terry Felber

### How Economics Works "Budgeting"

-by Sandy Donovan



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## "THE CONNECTOR"

## PHAD Quarterly Newsletter

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*U.S. AIR FORCE RESERVE*

## Psychological Health Advocacy Program

### Quote of the Quarter

"When you find yourself stressed, ask yourself one question: Will this matter in 5 years from now? If yes, then do something about the situation. If no, then let it go."

-Catherine Pulsifer

### **Heroes at Home: Help and Hope for American's Military Families (By Ellie Kay 3<sup>rd</sup> Edition)**

An Encouraging book and a helpful guide for facing the challenges of being a military family. The author, Ellie Kay, has keen insight and a little something to teach us as the military wife of Air Force pilot and the mother of five kids. In *Heroes at Home* Kay's wit and spunk offer valuable lessons for families that serve. and for those military members an insight as to what spouses go through when they deploy.



### **Generation iY (by Tim Elmore)**

It's been said that this is the book that must be read by all parents, teachers, coaches, and youth... Because it helps us understand this iY generation and what we as adults need to do to help our youth succeed. By painting a picture for us the author shows us how we are hurting our iY generation and then guides us to correct crippling parenting styles, and to equip us and our children to seek and live a better future.



### **After the War Zone: A Practical Guide for Returning Troops and Their Families (Da Capo Press, 2008)**

Written for anyone affected by a service member's wartime deployment and readjustment after returning home. The book's authors, Laurie B. Slone, Ph.D. and Matthew Friedman, M.D., Ph.D., are nationally recognized experts in the study and treatment of Post-Traumatic Stress Disorder (PTSD). This book addresses in a comprehensive way the common after effects of war from many different perspectives, and offers strategies to help ease the transition back home and break down barriers to a successful reintegration.

## **Seasonal Affective Disorder (SAD)**



The streets are filled with carols and little ones are excitedly writing their lists for Santa. For many the winter brings good cheer and

fond memories. For many others, the winter season brings along cold, dark clouds of depression known as Seasonal Affective Disorder (SAD). Seasonal Affective Disorder is a condition that causes a disruption in an otherwise healthy person's mood. The individual may seem content and happy from spring to fall, but as the weather turns so does their mood. The member may have an increase in appetite, weight gain, insomnia, fatigue and a lack of motivation.

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Seasonal Affective Disorder can become severe, with symptoms that include difficulty getting out of bed in the morning and trouble performing tasks that are normally easy. For Reservist and Family members, this time of year can bring the unique stressors such as managing family time plus the military duty, deployments and the Sequestration. For members or families that are facing symptoms of SAD it is advised that you speak to your medical provider first. Your provider may suggest increasing the amount of time spent outdoors, light therapy, counseling and or medication. If a member believes that they are experiencing symptoms of SAD, or any other form of depression, they should make an appointment with their Primary care provider as soon as possible. If the member is receiving VA benefits, they can seek assistance at any treatment center.

Members also have the option to speak to their respective base's MFLC which are signed to the Airman and Family Readiness Center.

### **The Season to Get Away Take a Trip & Relax**

The time has come when parent and children alike are dragging to the end of the day. Has it only been four months since school started and almost two weeks since Thanksgiving break? The urge to get away and have a break is stronger than the urge for a hot chocolate on a cold day. Taking the time to enjoy

As military members there are many different options for planning a vacation. Reservist can use their base Outdoor rec to find local deals at discounted prices. Many outdoor recs also have group trips where a bus is rented out and families pay to join in the fun.

Some other suggestions for finding Discounted or Cheaper:  
[Militarycruisedeals.com](http://Militarycruisedeals.com)  
[Vacationstogo.com](http://Vacationstogo.com)  
[Afvclub.com](http://Afvclub.com)

